

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
Charles T Gosney § Case No. 18-04240
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zane L. Zielinski, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 395,115.00 (Without deducting any secured claims)	Assets Exempt: 21,900.00
Total Distributions to Claimants: 6,328.00	Claims Discharged Without Payment: 525,930.25
Total Expenses of Administration: 1,612.34	

3) Total gross receipts of \$ 7,940.34 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 7,940.34 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 403,499.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	1,612.34	1,612.34	1,612.34
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	1,237.49	1,237.49	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	120,269.66	91,270.40	91,270.40	6,328.00
TOTAL DISBURSEMENTS	\$ 523,768.66	\$ 94,120.23	\$ 94,120.23	\$ 7,940.34

4) This case was originally filed under chapter 7 on 02/16/2018 . The case was pending for 11 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/09/2019 By: /s/Zane L. Zielinski, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Checking Account With Chase Business (Not Estate Property)	1129-000	7,940.34
TOTAL GROSS RECEIPTS		\$ 7,940.34

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Seterus Inc, 14523 Sw Millikan Way St Beaverton, OR 97005		403,499.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 403,499.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Zane L. Zielinski, Trustee	2100-000	NA	1,544.03	1,544.03	1,544.03
Zane L. Zielinski, Trustee	2200-000	NA	23.09	23.09	23.09
Associated Bank	2600-000	NA	45.22	45.22	45.22
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 1,612.34	\$ 1,612.34	\$ 1,612.34

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
3	Internal Revenue Service	5800-000	0.00	1,237.49	1,237.49	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ 0.00	\$ 1,237.49	\$ 1,237.49	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Barclaycard, PO Box 60517 City of Industry, CA 91716		7,080.00	NA	NA	0.00
	Barclays Bank Delaware, Po Box 8803 Wilmington, DE 19899		0.00	NA	NA	0.00
	Capital One, 15000 Capital One Dr Richmond, VA 23238		6,500.00	NA	NA	0.00
	Chase (Business), PO Box 15123 Wilmington, DE 19850		8,631.42	NA	NA	0.00
	Chase (Personal), PO Box 15548 Wilmington, DE 19886		8,176.61	NA	NA	0.00
	Chase Card, Po Box 15298 Wilmington, DE 19850		0.00	NA	NA	0.00
	Chase Card, Po Box 15298 Wilmington, DE 19850		0.00	NA	NA	0.00
	Citi Cards, PO Box 78045 Phoenix, AZ 85062		0.00	NA	NA	0.00
	Comenitybk/victoriasec, Po Box 182789 Columbus, OH 43218		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Discover, PO Box 6103 Carol Stream, IL 60197		0.00	NA	NA	0.00
	Dsnb Macys, Po Box 8218 Mason, OH 45040		0.00	NA	NA	0.00
	Fifth Third Bank, PO Box 740789 Cincinnati, OH 45274		0.00	NA	NA	0.00
	Home Dept Credit Card Services, PO Box 790328 Saint Louis, MO 63179		302.00	NA	NA	0.00
	I C System Inc, Po Box 64378 Saint Paul, MN 55164		194.00	NA	NA	0.00
	I C System, PO Box 64437 Saint Paul, MN 55164		0.00	NA	NA	0.00
	Kabbage, 925B Peachtree Street NE, Ste. 1688 Atlanta, GA 30309		5,776.82	NA	NA	0.00
	Kohls/capone, N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		313.00	NA	NA	0.00
	Thd/cbna, Po Box 6497 Sioux Falls, SD 57117		515.00	NA	NA	0.00
2	Discover Bank	7100-000	6,400.00	6,411.62	6,411.62	480.55

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
6	John Hebensrtreit	7100-000	6,000.00	6,000.00	6,000.00	449.70
1	Money Mailer	7100-000	58,243.81	66,004.43	66,004.43	4,947.00
9	Portfolio Recovery Associates, Llc	7100-000	4,137.00	4,137.93	4,137.93	310.13
8	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	889.00	880.41	880.41	65.99
5	Td Bank, Usa	7100-000	393.00	451.72	451.72	33.86
4	Capital One, N.A.	7100-001	0.00	292.88	292.88	21.95
7	Comenity Capital Bank/Paypal Credit	7100-001	0.00	251.10	251.10	18.82
10	Fifth Third Bank	7200-000	6,718.00	6,839.42	6,839.42	0.00
3a	Internal Revenue Service	7300-000	NA	0.89	0.89	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$ 120,269.66	\$ 91,270.40	\$ 91,270.40	\$ 6,328.00

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 18-04240 PSH Judge: Pamela S. Hollis Trustee Name: Zane L. Zielinski, Trustee
Case Name: Charles T Gosney Date Filed (f) or Converted (c): 02/16/2018 (f)
341(a) Meeting Date: 03/20/2018
For Period Ending: 01/09/2019 Claims Bar Date: 06/21/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 21443 Pioneer Ct. Frankfort IL 60423-3000 Will	400,000.00	0.00		0.00	FA
2. 2004 Honda Pilot Mileage: 200,800	3,500.00	0.00		0.00	FA
3. Miscellaneous Household Goods, Tv, Laptops, Iphones, Sofas	4,000.00	0.00		0.00	FA
4. Coin Collection	100.00	0.00		0.00	FA
5. Golf Clubs	250.00	0.00		0.00	FA
6. Miscellaneous Clothing	500.00	0.00		0.00	FA
7. Wedding Ring, Diamond Ring	2,000.00	0.00		0.00	FA
8. Cash On Hand	20.00	0.00		0.00	FA
9. Checking Account With Chase Business (Not Estate Property)	9,069.00	0.00		7,940.34	FA
10. Checking And Savings Account With Chase (Personal)	790.00	0.00		0.00	FA
11. Adp 3 Shares	150.00	0.00		0.00	FA
12. Goscorp	5.00	0.00		0.00	FA
13. Exported It Online	1,000.00	0.00		0.00	FA
14. Pension Through Former Employer	0.00	0.00		0.00	FA
15. Tax Refund Federal/State	1,000.00	0.00		0.00	FA
16. Interests In Insurance Policy - Term Through Axa - No Cash V	0.00	0.00		0.00	FA
17. Goscorp Receivables Est. (Not Estate Property)	3,500.00	0.00		0.00	FA
18. Office Equipment	200.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values) \$426,084.00 \$0.00 \$7,940.34 \$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee has retained an accountant, and is currently preparing 2018 tax return.

Exhibit 8

Initial Projected Date of Final Report (TFR): 02/28/2019

Current Projected Date of Final Report (TFR): 02/28/2019

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-04240
Case Name: Charles T Gosney

Trustee Name: Zane L. Zielinski, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX2484
Checking

Exhibit 9

Taxpayer ID No:
For Period Ending: 01/09/2019

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/28/18	9	Charles Gosney Cashier's Check	Bank Account	1129-000	\$7,940.34		\$7,940.34
05/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.28	\$7,930.06
06/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$11.79	\$7,918.27
07/09/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$11.39	\$7,906.88
08/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$11.76	\$7,895.12
11/02/18	5001	Trustee Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Distribution			\$1,567.12	\$6,328.00
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$1,544.03)	2100-000			
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$23.09)	2200-000			
11/02/18	5002	Internal Revenue Service P O Box 7346 Philadelphia, Pa 19101	Final distribution to claim 3 representing a payment of 100.00 % per court order.	5800-000		\$1,237.49	\$5,090.51
11/02/18	5003	Money Mailer 6261 Katella Ave, Ste 200 Cypress, Ca 90630	Final distribution to claim 1 representing a payment of 6.03 % per court order.	7100-000		\$3,979.58	\$1,110.93
11/02/18	5004	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Final distribution to claim 2 representing a payment of 6.03 % per court order.	7100-000		\$386.57	\$724.36
11/02/18	5005	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Final distribution to claim 4 representing a payment of 6.03 % per court order.	7100-000		\$17.66	\$706.70

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-04240
Case Name: Charles T Gosney

Trustee Name: Zane L. Zielinski, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX2484
Checking

Exhibit 9

Taxpayer ID No:
For Period Ending: 01/09/2019

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/02/18	5006	Td Bank, Usa By American Infosource Lp As Agent 4515 N Santa Fe Ave Oklahoma City, Ok 73118	Final distribution to claim 5 representing a payment of 6.03 % per court order.	7100-000		\$27.24	\$679.46
11/02/18	5007	John Hebensrtreit 1527 Branford Ln. Naperville, Il 60564	Final distribution to claim 6 representing a payment of 6.03 % per court order.	7100-000		\$361.76	\$317.70
11/02/18	5008	Comenity Capital Bank/Paypal Credit C/O Weinstein & Riley, Ps 2001 Western Ave., Ste 400 Seattle, Wa 98121	Final distribution to claim 7 representing a payment of 6.03 % per court order.	7100-000		\$15.14	\$302.56
11/02/18	5009	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 8 representing a payment of 6.03 % per court order.	7100-000		\$53.08	\$249.48
11/02/18	5010	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Toys R Us Credit Card) Pob 41067 Norfolk, Va 23541	Final distribution to claim 9 representing a payment of 6.03 % per court order.	7100-000		\$249.48	\$0.00
11/16/18	5002	Internal Revenue Service P O Box 7346 Philadelphia, Pa 19101	Final distribution to claim 3 representing a payment of 100.00 % per court order. Reversal IRS Returned the check voided	5800-000		(\$1,237.49)	\$1,237.49
11/27/18	5011	Money Mailer 6261 Katella Ave, Ste 200 Cypress, Ca 90630	Final distribution to claim 1 creditor account # representing a payment of 1.47 % per court order.	7100-000		\$967.42	\$270.07
11/27/18	5012	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Final distribution to claim 2 creditor account # representing a payment of 1.47 % per court order.	7100-000		\$93.98	\$176.09
11/27/18	5013	Clerk, U.S. Bankruptcy Court	Remit to Court			\$7.97	\$168.12

Page Subtotals:

\$0.00

\$538.58

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-04240
Case Name: Charles T Gosney

Trustee Name: Zane L. Zielinski, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX2484
Checking

Exhibit 9

Taxpayer ID No:
For Period Ending: 01/09/2019

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
		Capital One, N.A.	Final distribution to claim 4 creditor account # representing a payment of 1.46 % per court order. (\$4.29)	7100-001			
		Comenity Capital Bank/Paypal Credit	Final distribution to claim 7 creditor account # representing a payment of 1.47 % per court order. (\$3.68)	7100-001			
11/27/18	5014	Td Bank, Usa By American Infosource Lp As Agent 4515 N Santa Fe Ave Oklahoma City, Ok 73118	Final distribution to claim 5 creditor account # representing a payment of 1.47 % per court order.	7100-000		\$6.62	\$161.50
11/27/18	5015	John Hebensrtreit 1527 Branford Ln. Naperville, Il 60564	Final distribution to claim 6 creditor account # representing a payment of 1.47 % per court order.	7100-000		\$87.94	\$73.56
11/27/18	5016	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 8 creditor account # representing a payment of 1.47 % per court order.	7100-000		\$12.91	\$60.65
11/27/18	5017	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Toys R Us Credit Card) Pob 41067 Norfolk, Va 23541	Final distribution to claim 9 creditor account # representing a payment of 1.47 % per court order.	7100-000		\$60.65	\$0.00

COLUMN TOTALS	\$7,940.34	\$7,940.34
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$7,940.34	\$7,940.34
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$7,940.34	\$7,940.34

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX2484 - Checking	\$7,940.34	\$7,940.34	\$0.00
	\$7,940.34	\$7,940.34	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$7,940.34		
Total Gross Receipts:	\$7,940.34		